

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Yasha L Sterling

Debtor(s)

Case No. 15 B 25595

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2015.
- 2) The plan was confirmed on 10/05/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/05/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/15/2015, 01/20/2016.
- 5) The case was Dismissed on 02/08/2016.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$4,225.00
Less amount refunded to debtor \$77.45

NET RECEIPTS: \$4,147.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$147.55
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,147.55

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	1,128.00	NA	NA	0.00	0.00
American Financial Resources Inc	Secured	224,761.00	210,150.36	210,150.36	0.00	0.00
American Financial Resources Inc	Secured	34,914.00	39,577.24	34,914.00	0.00	0.00
ATG Credit LLC	Unsecured	48.00	NA	NA	0.00	0.00
Atlas Acquisitions LLC	Unsecured	0.00	1,822.50	1,822.50	0.00	0.00
Chasmccarthy	Unsecured	845.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	726.00	NA	NA	0.00	0.00
IC System	Unsecured	319.00	NA	NA	0.00	0.00
IC System	Unsecured	118.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	95,449.00	118,627.36	118,627.36	0.00	0.00
Internal Revenue Service	Priority	10,776.15	3,078.51	3,078.51	0.00	0.00
Internal Revenue Service	Unsecured	4,223.85	12,050.15	12,050.15	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	837.00	837.66	837.66	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	646.00	646.90	646.90	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	528.00	528.07	528.07	0.00	0.00
Merchants Cr	Unsecured	783.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	971.00	NA	NA	0.00	0.00
Midnight Velvet	Unsecured	549.00	NA	NA	0.00	0.00
Porania LLC	Unsecured	0.00	320.00	320.00	0.00	0.00
Porania LLC	Unsecured	0.00	540.00	540.00	0.00	0.00
Portfolio Recovery Associates	Unsecured	755.00	755.66	755.66	0.00	0.00
Portfolio Recovery Associates	Unsecured	743.00	743.08	743.08	0.00	0.00
Portfolio Recovery Associates	Unsecured	261.00	261.06	261.06	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	1,082.25	1,082.25	0.00	0.00
Springleaf Financial Services	Unsecured	786.00	NA	NA	0.00	0.00
TD Bank USA/Target Credit	Unsecured	331.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	36,999.00	42,486.99	42,486.99	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$210,150.36	\$0.00	\$0.00
Mortgage Arrearage	\$34,914.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$245,064.36	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,078.51	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,078.51	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$180,701.68	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,147.55</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$4,147.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.